



Australian Government
Department of Defence

2013 ADF Transition Handbook

www.defence.gov.au/transitions



**DEFENCE COMMUNITY
ORGANISATION**



Introduction

The ADF Transition Handbook is a guide to assist Australian Defence Force (ADF) members and their families to prepare for separation from the ADF. It is important to acknowledge and plan for the changes that will occur both during, and after separation. The ADF Transition Handbook identifies and provides information on issues that may affect separating ADF members and their families, including Defence requirements and other support services provided by Government agencies and Ex Service Organisations.

Early planning and preparation will assist a successful transition from military to civilian life. The information contained in this Handbook is divided under the following headings for ease of reference:

Introduction	1
Introduction	2
ADF Transition Centre contact details	3
Separation administration	5
Education and training	10
Future employment support	11
Reserve service	15
Medical and dental	21
Compensation and service pensions	25
Finance and legal matters	29
Superannuation	34
Housing and relocation	36
Additional support and family services	39
Am I ready to leave? Checklist	47

ADF Transition Centre contact details

The regional ADF Transition Centres assist separating ADF members to access information relevant to their needs as well as with transition administration.

Australian Capital Territory

ADF Transition Centre Canberra

Phone 02 6265 8806

Fax 02 6265 8813

ADFTC.Canberra@defence.gov.au

New South Wales

ADF Transition Centre Defence Plaza Sydney

Phone 02 9393 2843

Fax 02 9393 2870

ADFTC.SydneyCentral@defence.gov.au

ADF Transition Centre Liverpool (Moorebank)

Phone 02 8782 4148

Fax 02 8782 4184

ADFTC.LIVERPOOL@defence.gov.au

ADF Transition Centre RAAF Richmond

Phone 02 4587 2526

Fax 02 4587 1236

ADFTC.RIC@defence.gov.au

ADF Transition Centre RAAF Williamtown

Phone 02 4034 7805

Fax 02 4034 7674

ADFTC.Williamtown@defence.gov.au

ADF Transition Centre Shoalhaven (HMAS Albatross)

Phone 02 6265 8806

Fax 02 6265 8813

ADFTC.Shoalhaven@defence.gov.au

ADF Transition Centre Riverina (Kapooka)

Phone 02 6933 8511

Fax 02 6933 8503

ADFTC.RMV@defence.gov.au

ADF Transition Centre Bandiana

Phone 02 6055 2119

Fax 02 6055 2012

ADFTC.RMV@defence.gov.au

Victoria /Tasmania

ADF Transition Centre Defence Plaza Melbourne

Phone 03 9282 7666

Fax 02 6127 8731

TSS.SouthernVictoria@defence.gov.au

Queensland

ADF Transition Centre Gallipoli Barracks Enoggera

Phone 07 3332 7239

Fax 07 3332 2152

ADFTC.SthQueensland@defence.gov.au

ADF Transition Centre Lavarack Barracks

Phone 07 4411 7963

Fax 07 4411 7967

lavadftc.transition@defence.gov.au

ADF Transition Centre HMAS Cairns

Phone 07 4042 0225

Northern Territory

ADF Transition Centre Robertson Barracks

Phone 08 8925 2071

Fax 08 8925 2804

NTKADF.transitioncentre@defence.gov.au

Western Australia

ADF Transition Centre Leeuwin Barracks

RAAF Base Pearce HMAS Stirling

Phone 08 9553 2674

Fax 08 9553 5234

stirling.ctc@defence.gov.au

South Australia

ADF Transition Centre Edinburgh Park

Phone 08 7389 6884

Fax 08 7389 5344

saadf.transitioncentre@defence.gov.au

Separation administration

Defence assists separating ADF members and their families who are moving back into civilian life. Transitions Support Services supports families with:

- preparing for their post separation life, and
- ensuring that all Defence administrative requirements are completed.

Members receive a transition support service that is tailored to ensure a successful transition. Notwithstanding the reason for transition, the regional ADF Transition Centre can assist a member, and the member's family, with successfully transitioning from Defence to civilian life.

The ADF Transition Centre provides information that will support the member to prepare for separation, as well as ensuring that they are 'linked' into other support services, such as rehabilitation and compensation and training.

What to consider when leaving Defence

One of the most important considerations when leaving Defence is what date to choose to separate. For example, it is recommended that members consider separating on a Monday, or the day after a public holiday. Other considerations can include the date of any upcoming pay rises; the anniversary of enlistment date for Military Superannuation and Benefit Scheme or Defence Force Retirement and Death Benefit Scheme or Long Service Leave.

Separating from Defence can impact upon many aspects of a member's life, such as pay, housing and other service conditions. It is recommended that members discuss the implications of their separation with their family prior to submitting their application to separate.

It is also important to identify any support services that members may need once they leave Defence, such as medical, rehabilitation or special schooling needs for your children.

What should you do before you leave?

- Attend your local ADF Transition Centre
- Obtain copies of medical documentation
- Submit any compensation claims
- Submit superannuation application
- Apply for Civil Accreditation
- Apply for Recognition of Prior Service
- Update your Will
- Transfer military licences to civilian licences
- Complete the 'Am I ready to Leave' checklist at the back of this handbook

What will the ADF Transition Centre do?

Provide information on, and link members into Defence and other government support agencies, such as:

- ADF Rehabilitation Program
- Defence Community Organisation
- Department of Veterans' Affairs
- ComSuper
- Centrelink
- Advise on Defence procedures, such as choosing separation dates
- Assist with completing Defence requirements and
- Assist the member and their family with becoming separation ready.

What are the administrative requirements?

All separating ADF members must complete their separation through the regional ADF Transition Centre. This will ensure that all separation requirements are completed prior to the date of separation. If the member does not complete these requirements the ADF Transition Centre will advise the Career Management Agency, who determines whether the separation date needs to be extended.

The ADF Transition Centre will assist with completing these requirements.

Other considerations

ADF Long Service Leave

ADF Long Service Leave (LSL) accrues at the rate of three months after the first 10 years of service and 0.3 months for each year after 10 years. LSL may, if approved, be taken during service on full or half pay. If a member is entitled to be paid LSL on separation this will be automatically processed by Military Personnel Administration Centre – Defence Support (MPAC-DS) unless a written request not to be paid is received by them well in advance of the intended separation date. The ADF Home Purchase & Prior Service Section in Canberra must also be advised of this request and they will arrange for a Statement of Service letter to be sent to the gaining employer with full details of the member's LSL entitlement.

- MPAC-DS can be contacted at MPAC-DS.LSL@defence.gov.au
- ADF Home Purchase & Prior Service can be contacted at ADF.HPPS@defence.gov.au

Transfer of ADF Long Service Leave entitlement

A member may request, in writing (as detailed above), not to be paid out his/her Long Service Leave (LSL) entitlement if he/she intends taking up future government service within 12 months. The member is advised to

discuss this with both the losing and gaining employer as individual circumstances may vary.

In some circumstances the transfer of ADF LSL entitlement will involve the transfer of funds to the gaining employer. This will be actioned by the ADF Home Purchase & Prior Service Section upon receipt of the member's request.

In cases where a member has not served 10 years and is not entitled to receive payment of their accrued LSL, they may still request to transfer their pro-rata accrued LSL to the gaining government body for continuity purposes. This will be actioned by the ADF Home Purchase & Prior Service Section upon receipt of member's request.

Transfer of personal (sick) leave

ADF members who commence Australian Public Service (APS) employment may be eligible to transfer Personal Leave. For example when an ADF Member commences APS employment with the Department of Defence within 2 months of leaving the ADF they are credited with 3 weeks full pay personal leave (sick leave) on appointment and a further 2 weeks for each completed year of ADF service up to a maximum of 26 weeks.

Defence cannot provide advice on the policies of other government bodies as rules and regulations may vary. Members are advised to clarify and discuss these matters with their gaining APS Human Resources (HR) area.

Statement of service for long service leave and personal (sick) leave purposes

Where members intend taking up future government employment, the gaining employer may recognise ADF service for Long Service Leave (LSL) and Personal (Sick) Leave purposes. Members should request a Statement of Service letter from the ADF Home Purchase & Prior Service Section and forward to their new employer. Members should contact their new employer to discuss the individual policies regarding what the gaining agency may recognise, as it can vary from agency to agency.

- ADF Home Purchase & Prior Service Section can be contacted at ADF.HPPS@defence.gov.au

Recognition of prior service

Where a current ADF member has previously worked for another government agency they may be eligible to have their prior service recognised for Long Service Leave (LSL) accrual purposes. Some reserve service undertaken prior to the full-time service may also be recognised for accrual purposes. Members should make arrangements to have any previous service recognised as soon as possible and well in advance of separation.

Continuous Full-Time Service (CFTS)

Members on periods of CFTS accrue Long Service Leave (LSL). However, the member must have ceased all other government employment to be able to access any accrued leave or be paid in lieu. If the member is undertaking

CFTS while on Leave Without Pay (LWOP) from another government agency, they may request a Statement of Service letter on completion of CFTS. This will then be assessed by the member's full-time employer and may be accepted as eligible service for LSL purposes.

Recreation leave

Members may, subject to having leave approved, either use all leave at credit prior to separation or to receive pay in lieu on separation. Pay in lieu is based on the leave credit after the Leave Record has been audited. Members leave credits on separation will include all recreation leave accrued up to midnight on the last day of service, providing:

- all entitlements have been entered, e.g. Basic Recreation Leave, Extra Recreation Leave, Remote Locality Leave,
- any non-effective service has been entered, and
- all recent leave applications have been recorded.

Members should note that there is limited provision under which ADF recreation leave credits can be transferred to another employer. Please refer to PACMAN Chapter 2 Part 3 (2.3.22).

ADF ID Cards

When a permanent ADF member transfers to the Active Reserve, the member is entitled to retain their former ADF ID Card. When a permanent ADF member transfers to the Standby Reserve, the member is entitled to a Grey identity card. Any encoded access, however, will be removed as of the date of separation from the ADF. This will apply only to those members who have no variation from their permanent to Reserve employment categorisation. Any change to a member's Service (Navy, Army, Air Force) and /or rank will require the issue of a new ADF ID card.

Change of address

When separating from Defence members should advise the following organisations, if applicable, that their address has, or will be changing:

- Life assurance and insurance companies
- Registration and licensing authorities
- Banks and credit card organisations
- Clubs and associations - including Ex-Service Organisations
- Hire purchase/finance companies
- Health insurance fund

Below are links to a number of key Commonwealth Government websites which will assist ADF members to change their mailing address:

Australian Electoral Commission | www.aec.gov.au

Australian Taxation Office | www.ato.gov.au

Centrelink | www.centrelink.gov.au

ComSuper | www.csc.gov.au (for the Defence Force Retirement and Death Benefit Scheme, and the Military Superannuation and Benefits Scheme)

Department of Veterans' Affairs | www.dva.gov.au (follow the links to Factsheet IS78 *Change of Address*)

Veterans and Veterans' Families Counselling Service | www.dva.gov.au (follow the links to Factsheet VCS01 *General information about VVCS*)

Australia Post | www.auspost.com.au

Medicare | www.medicareaustralia.gov.au

Australian Hearing | www.hearing.com.au

Education and training

Recognition of trade qualifications

Many Officers and Senior Non Commissioned Officers, because of their training and experience, may be eligible for membership of various professional institutions and associations. For those eligible, such memberships could assist members in finding civilian employment appropriate to their Service training and qualifications. ADF members should approach the particular institution relevant to their speciality for further information.

Defence civilian accreditation program

To assist with post-separation employment, Defence provides members with nationally recognised civilian qualifications on the basis of the training and experience they have received through their ADF service.

The Defence Civil Accreditation Database provides guidance on what qualifications may be available. The database can be searched by Branch/Corps/Trade group, Qualification or Rank. The qualifications are issued by the single Service Registered Training Organisation.

www.defencequals.edu.au

Navy Certificates

Separating Permanent Navy members will be issued with a Certificate of Service or Statement of Service by the Navy People Career Management Agency.

Navy members should also complete webform AE204 prior to their last working day to receive any Navy-issued Qualifications and Statements of Attainment they are eligible for.

Policy

- Australian Book of Reference (ABR) 10 *Sailors' Career Management Manual*
- Australian Book of Reference (ABR) 6289 *RAN Officers' Career Management Manual*
- Australian Book of Reference (ABR) 27 *RAN Training Policy Manual*

Future employment support

Career Transition Assistance Scheme

The aim of the Career Transition Assistance Scheme is to provide ADF members with assistance that will facilitate their transition to civilian employment on separation. The Career Transition Assistance Scheme is available to all Permanent and Reserve Force members who have rendered Continuous Full-Time Service. Benefits are determined by the type of separation and length of qualifying service.

- Significant features of the Career Transition Assistance Scheme are:
- assistance is a condition of service and is available at different levels to eligible members,
- entitlements are available for up to 12 months after separation, and
- additional assistance is provided to members who are declared redundant, have reached compulsory retirement age or whose service is terminated for medical reasons.

Eligibility

Qualifying service for the Career Transition Assistance Scheme may be an aggregate of periods of service, which may be in one or more Services of the ADF. The Career Transition Assistance levels for the various types of separation and periods of qualifying service (at the date of separation) are:

Career Transition Assistance Level 1:	Less than 12 years' of service
Career Transition Assistance Level 2:	12 but less than 18 years' service
Career Transition Assistance Level 3:	18 or more years' service, or has left the ADF compulsorily for any of these reasons: <ul style="list-style-type: none"> – Medically unfit to continue service. – Compulsory retirement age. – Management-initiated early retirement. – To meet the needs of the Service (ie declared redundant)

CTAS Benefits

Type of Separation/ Years Service	CTAS Level	Approved Absence (AA) for Career Transition Activities such as CTT, CTMC, CVC and FC. Alternatively AA may be used to attend job interviews, appointments or OJE etc	Career Transition Training – CTT	Career Transition Management Coaching – CTMC Up to \$2820	CV Coaching (CVC) Up to \$253	Financial Counselling Up to \$518
Own request Less than 12 years' service	1	Yes – up to 5 days Must have completed initial category / corps / or mustering training	No	No	No	No
Own request 12 to less than 18 years' service	2	Yes – up to 10 days	EITHER / OR		Yes	No
			Yes, up to \$1100 if CTMC is not undertaken	Yes, up to \$1100 if CTT not undertaken		
Own request & CRA 18+ years' service	3	Yes – up to 23 days	EITHER / OR		Yes	No
			Yes, up to \$4400 if CTMC is not undertaken	Yes, up to \$2820 if CTT not undertaken		
Medical MIER Redundancy	3	Yes – up to 23 days	Yes	Yes	Yes	Yes

Note: For CTT to be available the member must not have gained suitable employment.

Preservation of entitlement

With the exception of Approved Absence, eligibility for Career Transition Assistance Scheme benefits that are not accessed by an eligible member prior to separation, are automatically preserved for up to 12 months post-separation. Members must apply for and complete any Career Transition Assistance Scheme activity within the 12 month preservation period. Special consideration for further extensions may be approved for members who are separating medically. Any entitlement to Defence funded travel, accommodation and associated costs ceases at the expiry of the date of separation.

Reservists

ADF members who transfer to an active element of the Reserve Force, and whose major form of post-separation employment is from Reserve service, are not considered to have transitioned into the civilian workforce. For these members the Career Transition Assistance Scheme provisions (less the Approved Absence component) are preserved while Reserve service is the

major form of post-separation employment. On ceasing Reserve service, their entitlements are automatically preserved for 12 months from their last day of service. Note that Reserve service is not qualifying service for the Career Transition Assistance Scheme; however, Reservists on Continuous Full-Time Service may become eligible for additional benefits as a result of Continuous Full-Time Service.

Career Transition Training

Eligible members may undertake Career Transition Training for their intended post-separation employment. Members must demonstrate that their desired Career Transition Training is relevant to their intended employment, and is the minimum essential training to make them competitive in their chosen post separation field of employment. Career Transition Training may be undertaken either in-service (using Approved Absence or approved leave, or when not required for duty) or up to 12 months after separation (noting the course must be completed before the 12 months period finishes). Prior approval is required.

The Career Transition Assistance Scheme aims to transfer existing military competencies to civilian employment, rather than to build a new set of competencies. Therefore, normally Career Transition Training should be reasonably consistent with Service employment. However, members may follow a different career path provided they can demonstrate a long-term interest in an alternative career (e.g. by running a part-time business, or by undertaking some training at own cost, or through a hobby). Further, special consideration can be given where ADF employment has limited civilian equivalence.

NOTE: Eligibility to Career Transition Training ceases once you have secured post separation employment.

On-Job Experience

Members may use all or part of their Approved Absence to undertake On-Job Experience related to their intended post-separation employment. Members undertaking On-Job Experience remain eligible for compensation benefits under the Safety Rehabilitation and Compensation Act, as amended by the Military Compensation Act. They may not be paid any allowance or salary by the employer providing the On-Job Experience.

Medical Separation

A member who separated for medical reasons may receive Career Transition Assistance Level 3 benefits and may access Career Transition Training as well as Career Transition Management Coaching. In addition, members separating for medical reasons are eligible to receive professional financial counselling.

Redundancy Provisions

Members who are declared redundant are regarded as Career Transition Assistance Level 3 members and are eligible for Career Transition Training

and Career Transition Management Coaching. In addition, redundancy recipients are eligible to receive professional financial counselling.

Management Initiated Early Retirement

Members who separate from the Service under Management Initiated Early Retirement provisions are eligible for the same provisions as those who separate under redundancy arrangements. However, similar arrangements do not apply to officers who leave the Service under Limited Tenure Promotion provisions. For the latter category of officers normal CTAS provisions apply according to length of service.

ADF Transition Seminars

ADF Transition Seminars assist ADF members and their families to prepare for separation through providing information and advice on various aspects of transition such as:

- Reserves
- Your Career and You
- Transition Support Benefits
- Superannuation
- Department of Veterans' Affairs
- VVCS - Veterans and Veterans' Families Counselling Services
- Your Money and You
- Separation Support and Administration

Policy

ADF Pay and Conditions Manual Chapter 2 Part 2 *Career Transition Assistance Scheme*

Transitions contact information

Details for regional ADF Transition Centres are provided on the Directorate Transition Support Services website and in the front of this handbook.

www.defence.gov.au/transitions

Reserve service

Support for Reserves

The Defence Reserve Support (DRS) organisation is part of the Canberra-based Directorate of Reserve and Employer Support. The network of State offices provides a local link between the ADF, Reservists, their employers and the wider community from which we draw our people.

The DRS conducts activities aimed at educating employers about the benefits of having Reservists on staff, and recognising their ongoing support through a system of supportive employer awards.

Local DRS staff can be a useful point of contact for initial enquiries regarding Reservist-employer relationships.

Employer Support Payment Scheme provides financial assistance to eligible employers to help offset the costs of releasing employees for most categories of ADF service. Employer Support Payment is paid at a set weekly rate regardless of the employee's salary. The weekly rate is equivalent to the average weekly ordinary time earnings. Part time employees receive a pro rata rate. The Full Time rate is updated each July and published on the Defence Reserve Support website.

There are no restrictions on the way employers can use the money, but must be included in the employers' annual tax return. It can be used to pay for temp staff or overtime to those that cover the Reservist's absence. Employer Support Payment is not payable for the first two weeks of eligible service during each financial year.

Self employed Reservists must meet the 'Principal Source of Income' or 'Legitimate Business' test to be eligible. They must be genuinely self-employed for at least six months prior to becoming eligible.

Employer Support Payment may be paid at a higher rate in some circumstances (eg: Medical specialists) or where substantial hardship can be demonstrated.

In 2001, the Government introduced legislation to protect Defence Reservists in their civilian employment and education. This makes it an offence for an employer to discriminate against, disadvantage or dismiss an employee or prospective employee for rendering Defence service. Protections also apply to contractors and business partners, and in certain circumstances to students enrolled in a course at an Australian education institution.

That said, neither the Government, nor the ADF, wants to impose unreasonable burdens on employers.

Reservists also have obligations to their employers. For instance, they should give their employer reasonable notice (at least one month notice wherever possible) of their requirement to perform Defence service. If an employer has significant and legitimate problems in releasing an employee, they are encouraged to speak with the employee and their Reserve commander.

The Reservist should provide their employer with Employer Support Payment information and claim forms when initially requesting leave. This often avoids difficulties and misunderstandings, while demonstrating a tangible benefit to the employer.

Either the Reservist or their employer can contact the Office of Reserve Service Protection for information and assistance. Visit www.comlaw.gov.au to find The Act and its Regulations.

Defence Reserves Support contacts

1800 803 485

www.defence.gov.au/reserves

Navy

The Navy Reserve is an integrated part of the Royal Australian Navy and consists of two components - the Active Reserve and Standby Reserve. For members who joined the Navy after 1 July 2003 transfer to the Standby Reserve is mandatory, subject to disciplinary, age or medical constraints. Individuals can volunteer to transfer to the Active Reserve in lieu of the Standby Reserve. Reserve personnel are also able to volunteer to undertake periods of Continuous Full Time Service during which the conditions of service are exactly the same as for permanent members.

By joining the Reserves, separating members keep their options open for future Naval service.

Personnel transferring to the Navy Reserve must retain and maintain their uniform at their own expense. After two years, uniform replacement occurs on a one for one basis, in line with life expectancy scales.

The current Training Day Limit is 200 days per financial year. This allocation is not automatic, but is the limit to which a Reservist may work providing a position has days allocated to it.

The compulsory retirement age in the Navy Reserve is 65.

Active Reserves

Active Reserve personnel may be posted to any of the following:

- Funded Reserve Commitment positions: These are funded and dedicated Navy Reserve positions embedded within all shore Command and Administrative Authorities within Australia.
- Vacant Permanent Navy positions: Reserve personnel may be posted to vacant Permanent positions to fill a long-term or short-term vacancy where the Permanent Navy incumbent is undertaking training, convalescence or is on leave.

- Short Term Reserve Position (formerly Projects): These positions are funded each year to progress work that is short-term in nature, strategic in outlook and can be completed in a single financial year.

Standby Reserves

- Short of mandatory Call-Out obligations, Standby Reserve personnel have no formal service commitment, but are required to inform Navy of their current contact details annually; and
- Standby Reserve members may volunteer for transfer to the Active Reserve for service that is mutually agreed between Navy and the member.

Navy reserves contacts

[Royal Australian Naval Reserves | Royal Australian Navy.](#)

Army

The Australian Army Reserve comprises of two components: the Active Reserve and the Standby Reserve. The Army Reserve is a fundamental part of the total Army capability and has specific operational roles and support tasks. Army Reserve units are currently participating in a wide range of operational activities involving Army, both domestically and offshore. From 1 July 2003, all new enlistees to the full time or part time Army are mandated to serve a further five years in the Army Standby Reserves – upon completion of their Initial Minimum Period of Service.

Active Reserve

The Active Reserve is the most common form of Army Reserve service that provides flexible employment arrangements and access to conditions of service package. To be eligible for the Defence Home Ownership Assistance Scheme, Health Support Allowance, Service awards and other benefits of service, a Reservist is generally required to render a minimum training obligation of 20 days per financial year and be Army Individual Readiness Notice (AIRN) compliant. Reservists have the ability to be employed in a variety of trades within Army dependant on their geographic location.

Active Reserve units are located throughout Australia and parade regularly to meet their mandated training obligations. Training routines are becoming increasingly more flexible and training schedules can generally satisfy the commitments of most individuals.

Standby Reserve

The Standby Reserve is a pool of individuals who have recently ceased full-time or part-time service who may be employed to undertake specific tasks or projects. Standby Reserve Members remain a part of the Australian Army, albeit without any training obligation, and are available to be called out in a time of crisis, should the Government take the decision to enact legislation enabling it to do so.

Service in the Standby Reserve can facilitate a period of time for members to settle into their new job and lifestyle before committing to commence part-time service or even to return to the permanent force. Similarly, posting to the Standby Reserve may also be requested by members of the Active Reserve who need to temporarily reduce their Reserve participation due to work or family commitments.

For more information, contact your local Career Advisory Group (CAG) through the following sites:

Army reserves contacts

Intranet:

<http://intranet.defence.gov.au/armyweb/sites/drscma/ComWeb.asp?Page=318013>

www.army.gov.au

Air Force

Air Force Reserve members are integrated within Air Force units across Australia. Directorate of Personnel - Air Force Personnel Managers now are responsible to manage both Permanent and Reserve members.

There are two categories of Reserve service – the Operational Reserve and Standby Reserve. The Operational Reserve comprises the RAAF Active Reserve and the RAAF Specialist Reserve (includes personnel with specialist skills, such as the medical, legal, chaplaincy and public relations professions).

Operational Reserve (Active & Specialist Reserves with service obligations)

- From 1 Jul 13 use of Band 1 to Band 4 descriptors ceased. The revised structure for the Operational Reserve comprises:
 - **High Readiness Reserve (HRR)** consisting of High Readiness Active Reserve (HRAR) and High Readiness Specialist Reserve (HRSR)
 - **Operational Employment Group (OEG)** containing Active Reserve and Specialist Reserve members
 - **Supplementary Employment Group (SEG)** containing Active Reserve and Specialist Reserve members
- Primarily, SEG positions are established on Headquarters Air Command, Headquarters of Force Element Groups (FEGs), and 'City' squadrons.

SEG positions may be established in other major Reserve work sponsor organisations, eg Non-Service Groups, as required. There is no change to the current arrangements for SEG GPCAPT and Star ranked officers.

- Mandatory annual Reserve Service obligations are:
 - HRAR (50 Reserve Service Days)
 - HRSR Specialist Reserve (7 Reserve Service Days with the member's option to serve an additional 13 Reserve Service Days)
 - OEG Active Reserve (20 Reserve Service Days with the member's option to serve an additional 12 Reserve Service Days)
 - OEG Specialist Reserve (7 Reserve Service Days with the member's option to serve an additional 13 Reserve Service Days)
 - SEG (Active and Specialist Reserve) 1 Reserve Service Day
- Individual Readiness Requirements (IRR)
 - HRR – no change to previous requirement
 - OEG and SEG – 5 yearly health assessment or specialist health assessment as applicable. Certain mustering/specialisations will have specific IR requirements.

Commanders retain the discretion to set required IRR for certain positions. Reservists should check PMKeyS for their IR requirements against their position details or contact their unit for information. Alternatively, advice on IR and other aspects relating to Reserve Refinement go to:

<mailto:Airforce.reserverefinement@defence.gov.au?subject=ReserveRefinementFAQ>

All members of the Operational Reserve are required to complete the annual minimum number of service days specified for their position. Members may be allocated additional days to complete other tasking.

A minimum of 20 service days per financial year is required to be eligible for the Defence Home Ownership Assistance Scheme, Health Support Allowance and Service Awards.

HRR and OEG members are posted to establishment positions whilst SEG members are a flexible employment pool for project or short term activities for which an establishment position is not justified.

Irrespective of element, all reservists are subject to 'call out' by the Governor General.

PMKeyS remains the authoritative source of position detail.

Strategic Reserve (Standby Reserves without service obligations)

Standby Reserve (StR) comprises ex-Permanent Air Force and ex-Operational Reserve personnel who do not have an annual service obligation, other than ensuring their contact details are current.

All Air Force airmen who enlisted after 1 January 1996, and all Officers who were appointed after 1 July 2003, are automatically transferred to the Standby

Reserve for a minimum period of five years following their separation from Permanent or Operational Reserve service.

Air Force reserves contacts

Intranet:

DGRES-AF website (Reserve Refinement updates; RES policy; News Breakers)

<http://intranet.defence.gov.au/raafweb/sites/dgres-af/ComWeb.asp?page=Home>

DP-AF website (RES information; Flexible Employment; Additional Task List; personnel matters)

<http://intranet.defence.gov.au/raafweb/sites/DPAF/ComWeb.asp?page=18856>

6

Medical and dental

Regional Health Services

The Regional Health Services are responsible for coordinating health service delivery in their respective regions. Health services provided in each region will normally include, but not be limited to:

- Emergency first aid response.
- Primary health care including medical, dental and mental health care. This includes allied health services such as physiotherapy and pharmacy. These services are normally delivered on ADF bases, but may be supplemented by approved civilian services.
- Occupational health services including occupational psychology assessments, rehabilitation and fitness for duty assessments.
- Specialist health care including specialist assessment and treatment services. These services are normally provided by approved civilian services and accessed via referral from the Primary health care service.
- In-patient hospital services, usually through extant arrangements with civilian in-patient services.

Separation Health Examination

All ADF members are required to have a final medical in the six months prior to the member's date of separation from the ADF. This is known as a Separation Health Examination and will be conducted by the members supporting Health Centre. Relevant policy guidance is contained within Health Directive 278, available at

<http://defweb.cbr.defence.gov.au/home/documents/data/ADFPUBS/HPD/HD278.PDF>

Separation Dental Examination

ADF members are not required to have a final dental examination before they separate from the ADF. However, it is strongly recommended that all ADF members have a dental examination in the six months prior to their planned date of separation so that any requirement for treatment can be identified and completed in line with current entitlements if required.

ADF Rehabilitation Program

Defence assists ADF members who are injured or ill, whether service related or not, with rehabilitation through the ADF Rehabilitation Program. The purpose of the ADF Rehabilitation Program is to reduce the impact of occupational injury, illness and disease, thereby maximising Defence's capability. ADF Rehabilitation Program provides a personal case manager and structured support to recover from injury or illness.

Members eligible for assistance are either permanent ADF members or Reservists on Continuous Full Time Service, regardless of duty status.

Members on Reserve duty, other than Continuous Full Time Service, may also be eligible for ADF Rehabilitation Program assistance. More information can be obtained through the member's chain of command or the Regional Rehabilitation Manager.

Entitlement to medical and dental treatment continues up to, but not beyond, the member's separation date. There is no requirement for any person separating to achieve, or be deemed to meet, a defined standard of medical or dental fitness. To ensure that their health care needs are met before separation, it is important that members arrange for existing problems to be finalised during the last 12 months of service.

Directorate of ADF Rehabilitation & Compensation

<http://intranet.defence.gov.au/vcdf/sites/DRS/comweb.asp?page=38933&Title=Contacts>

ADF Mental Health Contacts

There are a number of other medical/health programs available to members:

Suicide Prevention Program

<http://intranet.defence.gov.au/vcdf/sites/DMHCSP/comweb.asp?page=87444>

Alcohol, Tobacco and other Drugs Program

<http://intranet.defence.gov.au/vcdf/sites/DMHCSP/comweb.asp?page=87460>

Mental health self-help topics, including self help (suicide, betting, drinking, alcohol, stress, trauma, sleep disorders)

<http://intranet.defence.gov.au/vcdf/sites/DMHSF/ComWeb.asp?page=81021#DMHSF>

Defence Health	1800IMSICK 1800 467 425
ADF Mental Health Strategy All-hours Support Line	1800 628 036 (FREECALL within Australia) 61 2 9425 3878 (outside Australia)
Veterans and Veterans' Families Counselling Service	1800 011 046 General enquiries 133 254 Regional 1800 55 254
Lifeline	131 114
The Family Information Network	1800 020 031

Post Separation Medical and Dental Care

An important component for consideration during separation is to obtain a summary of your health history, and, if there is a requirement for any ongoing clinical care, to obtain formal handover documentation from Defence professionals to a civilian health service provider of your choice. Members are encouraged to identify a civilian general practitioner and general dentist well before their separation date and by the time of their separation health examination, to allow appropriate and detailed communication. This will allow a smooth transition to civilian health care.

If a member has an injury, illness, disease that is related to their ADF service, the member, or their family, may be eligible for rehabilitation and compensation through the Department of Veterans' Affairs. Australian veterans may also be eligible for treatment at the Department of Veterans' Affairs expense for malignant cancer, generalised anxiety, depression, post-traumatic stress disorder and pulmonary tuberculosis, regardless of whether they are Service-related. DVA representatives regularly attend many ADF Health Centres to provide advice and support to members who would like to know more about these entitlements. Alternatively, members can contact their local Department of Veterans' Affairs office.

Department of Veterans' Affairs contacts

133 254

www.dva.gov.au

Release of Health Records after Separation

During a member's service, health records have been maintained for the purpose of providing healthcare services and assessments of fitness for duty. Members may request a copy of their records at any time through their service, upon or after separation. Requests for health records of serving members should be made by the member via their supporting Health facility. Upon separation, members are given their medical x-rays (except long bone X-rays of Clearance Divers) for personal storage.

Requests for health records of ex-serving members should be made by the member and addressed to the appropriate single-Service health records office.

Mental Health Support After Separation

A well received initiative by Defence has been the launch of a DVD for members and their families called 'Dents in the Soul'. This DVD helps raise awareness about Post Traumatic Stress Disorder, helps reduce stigma about seeking support, and describes where members can seek assistance. This DVD can be viewed by accessing the website:

www.defence.gov.au/health/DMH/PTSD_DVD.htm

Defence offers information assistance to members and their families through the LifeSMART presentation during Transition seminars.

LifeSMART aims to increase people's awareness of better ways of coping with the challenges of transition to civilian life.

Medicare cards

Irrespective of whether members decide to join a health insurance fund or not, they should ensure that they have a current Medicare card. For more information about Medicare services:

Medicare contacts

132 011

www.medicareaustralia.gov.au

Health Insurance

Before members leave the ADF they should consider carefully their health insurance needs. Special provisions apply to permanent members of the ADF on separation in recognition of you having had effective hospital cover during your period of service.

If you are over 30 and purchase hospital cover on your date of separation, your Lifetime Health Cover loading, if any, will be determined by either the age you were when you enlisted, or your date of enlistment.

If you were under 30 when you enlisted, or you enlisted prior to 1 July 2000, then you are unlikely to have a Lifetime Health Cover loading.

If you are aged over 30 on your date of separation and you do not purchase hospital cover, then you will start accumulating "days without hospital cover". For more information on this matter separating ADF members are encouraged to contact Defence Health or Navy Health.

Members should also be aware that there may be lead-times, or the minimum time as a financial member, required to claim some benefits from their new health insurance provider.

Health insurance contacts

www.defencehealth.com.au

www.navyhealth.com.au

www.privatehealth.gov.au

Compensation and service pensions

Rehabilitation and Compensation

If members have suffered an injury, disease or illness which they believe is related to their service in the ADF, they may be entitled to compensation for the effects of that injury, disease or illness. Members may be entitled now or at some time in the future. If they have not already done so, members are strongly encouraged to lodge a claim for compensation with the Department of Veterans' Affairs (DVA), even if their medical condition is not currently causing any problems. This will assist if the condition does cause problems later in life.

If liability is accepted by the DVA for an injury, disease or illness, eligibility for various forms of rehabilitation and compensation benefits will then be assessed. The type of benefits and the amount of financial or other assistance that members are eligible to receive depends on the nature of the injury or disease and when it occurred.

DVA provides rehabilitation assistance to entitled serving and former Australian Defence Force (ADF) members, declared members, part-time and full-time Reservists, cadets and cadet instructors. Rehabilitation programs are designed to assist clients if they are injured or become ill as a result of their service in the ADF. The type and extent of the client's rehabilitation will depend on the nature and severity of the injury or illness and the particular client circumstances. The program is intended to do everything possible to get the person back to at least the same physical and psychological state, and at least the same social, vocational and educational status as the client had before being injured or becoming ill.

Rehabilitation in DVA is directed by the combined and coordinated use of medical, allied health, psychological, social, educational and vocational measures to restore function or achieve the highest possible level of function of a person.

At the very least members can receive reimbursement of costs for any medical treatment required as a result of their injury or disease, even if it does not affect their ability to work.

Compensation payments from DVA are not means-tested, meaning the rate of payment is not affected by other income or assets you have. However, where compensation in respect of the same incapacity is received from more than one source, payments may be 'offset' (reduced) in recognition that compensation for the loss incurred has already been received. This is to ensure individuals are not compensated twice for the same incapacity.

If the death of a member is related to their ADF service, compensation may be payable to the member's dependants.

For advice on your eligibility and the process to follow you should contact DVA.

Department of Veterans' Affairs contacts

133 254

www.dva.gov.au

Service Pensions

DVA provides income support payments and related benefits to certain veterans and their dependants. Service Pension is payable to veterans with qualifying service and their eligible partners. Qualifying service broadly means that the veteran incurred danger from hostile enemy forces. Information about qualifying service is available in the DVA Fact Sheet IS56 Qualifying Service Overview.

Income support payments are means-tested, with an income test and an assets test determining the rate of payment.

Income support payments and benefits available through DVA are not limited to those veterans who have attained veteran pension age (60). In particular, service pension on invalidity grounds is available to eligible veterans under pension age who are unable to work for more than 8 hours per week. It is not necessary that the incapacity to work is related to a service-caused condition. Invalidity service pension is broadly equivalent to disability support pension available through Centrelink, although the test of incapacity is slightly different.

Compensation payments made by an insurer can affect the rate of payment of invalidity service pension and Centrelink disability support pension where the compensation is for lost wages or lost capacity to work (known as economic loss).

Partner Service Pension

Partners of a veteran in receipt of, or eligible for, a service pension may also be eligible for a service pension. Recognised partners include legally married couples and those in de facto relationships.

There is no minimum age requirement, if:

- you have dependent children, or
- the veteran is receiving the Special Rate of disability pension, or
- the veteran is eligible for a Special Rate Disability Pension under the Military Rehabilitation and Compensation Act 2004.

The partner of a veteran receiving an Above General Rate of disability pension is eligible from age 50. In all other cases, the partner must be of qualifying age.

The qualifying age for the Partner Service Pension is 60 years for males and currently 59.5 years for females (subject to age equalisation). The female qualifying age is being increased by six months every two years so that by 1

January 2014, female and male qualifying ages will be the same. The table below shows when females will qualify.

Female qualifying age for Partner Service Pension

Date of Birth	Qualify at
Before 1 July 1952	Eligible
1 July 1952 to 31 December 1953	59.5
1 January 1954 and later	60

Pensioner Concession Card

All Department of Veterans' Affairs and Centrelink income support pensioners (including those on a partial rate of payment) are eligible for a Pensioner Concession Card which allows a concession on charges for items such as motor vehicle registration, water and electricity supply. Postal services, train fares and pharmaceutical products may also be covered.

Low Income Health Care Card

You may be eligible for a Low Income Health Care Card from Centrelink if you satisfy the Low Income Health Care Card - Income Test. Low Income Health Care Card holders and any dependants listed on the card may be entitled to:

- Commonwealth health concessions
- Concessions offered by private companies
- Reduced cost medicines under the Pharmaceutical Benefits Scheme
- State and Local Government concessions such as:
 - health care costs including ambulance, dental and eye care,
 - public transport costs,
 - water rates, and
 - energy and electricity bills.

Useful contacts

Department of Veterans' Affairs | 133 254

www.dva.gov.au | <http://factsheets.dva.gov.au/factsheets>

Centrelink | 132 300

www.humanservices.gov.au

DVA On Base Advisory Service

The network of On Base Advisors are specially trained DVA staff selected for their experience and understanding of DVA processes and benefits. Their role includes:

- providing information about DVA services and benefits such as rehabilitation, health services and support and compensation,
- providing support for lodging any current or prospective compensation claims,
- assisting in the early identification of health, rehabilitation and income support requirements post separation,
- delivering presentations at the ADF transition seminars and information sessions and events, and
- where requested, delivering presentations to ADF personnel as part of their pre and post deployment briefings.

For more information about the OBAS, email GeneralEnquiries@dva.gov.au or call 133 254 for metropolitan callers or 1800 555 254 for regional callers.

Finance and legal matters

There are a number of financial considerations that all ADF members should be aware of prior to separating from Defence.

Separation Pay

ADF members cease to be paid by Defence, or receive any allowances on their date of separation.

Should an ADF member change or cease their separation, they are to ensure that all necessary paperwork is submitted and approved well before their original separation date. This will ensure that there is no possible payout of leave entitlements and salary, as this can result in a debt.

Separation pay is calculated taking into account any outstanding salary up to the date of separation. This includes allowances as well as pay in lieu of recreation leave and long service leave. Any monies owed either to Defence by the member, or by Defence to the member, and any taxes, will be included in this calculation. An example of monies owed is repayment of advance or bond and cleaning costs for Defence housing.

Members must contact the ROMAN help Desk on 133272 option 5 to ensure that there are no outstanding monies either owed to the member or owed to Defence.

Members who have been paid a retention or completion benefit and who fail to complete the associated Return of Service Obligation (ROSO) may be required to repay all or part of the payment.

If the correct separation information is provided, separation pay will go into the member's bank account (that their Defence pay went into) within five working days after separation.

Defence requests that members keep this bank account open for at least six months post their date of separation, in case any additional payments need to be made.

A Statement of Final Entitlement is sent to the member's post separation address when the separation pay has gone into the member's bank account.

A Payment Summary will be sent to the same address at the end of the Financial Year.

Note: Members are strongly advised to use an address after separation that will remain active for some months.

Salary Packaging

Salary packaging arrangement will cease on separation from Defence. Members must advise the Administrator that they are separating from Defence as soon as possible in order to expedite the reconciliation of their salary packaging account. A Cessation Form should be completed and sent to

the Administrator as early as possible prior to separation to facilitate this process. The form is available online at www.smartsalary.com.au.

Leave

- ADF members are responsible to check all leave balances are correct at least one month prior to separation.
- Any outstanding or intended leave applications must be approved and submitted to minimise discrepancies with the separation pay.
- ADF members may be eligible for transferring some leave types if gaining employment with a government agency.

Allotments

- Allotments, such as those to bank accounts or loans, will also cease on the date of separation.
- ADF members are responsible to organise, prior to their date of separation, alternate payment facilities for any allotments.

Termination payments

If a member is separated for:

- Management Initiated Early Retirement, or
- Redundancy

then they may be eligible for a termination payment

If so, a tax liability may be incurred when receiving an employment termination payment. The tax implications will depend on the nature of the payment and your particular circumstances.

As the tax implications may be complex, it is recommended that all separating ADF members consult their taxation advisor or contact the Australian Taxation Office (ATO) for further information.

For information on the taxation of employment termination payments, other lump sum payments or general tax information about starting, changing or leaving your job, members may also refer to information on the ATO website by selecting the Individuals home page – Your situation.

Australian Taxation Office

www.ato.gov.au

Centrelink

Centrelink allows people to get more of the assistance they need in one place. Centrelink delivers a range of services to the Australian community. Centrelink is an Australian Government program within the Department of Human Services.

Calling Centrelink on one of the numbers listed will put customers, or people calling on their behalf, in contact with a Centrelink Call Centre. Calling a Call Centre is the quickest way for customers to get answers to specific questions and solutions to particular problems.

If the matter cannot be fully resolved during the first call, Call Centre Customer Service Advisors can help you find the best way to deal with your issue. When the matter is complex, the customer may be referred to a local Centrelink Service Centre.

Personal help from Centrelink is available by calling one of the following numbers:

Looking for work | 13 2850

Newstart Allowance, Youth Allowance (job seeker), Mature Age Allowance, Farm Help—Supporting Families Through Change, Exceptional Circumstances Relief Payment, Widow Allowance, Special Benefit, Crisis Payment, Bereavement Allowance, access and referrals to Job Services Australia (Partner Allowance, Parenting Payment, or if your spouse or partner receives one of these payments).

Planning for or needing help in retirement | 13 2300

Age Pension, Pensioner Concession Card, Commonwealth Seniors Health Card, and Bereavement Allowance.

Someone who is ill, injured or has a disability | 13 2717

Disability Support Pension, Carer Payment, Sickness Allowance, Carer Allowance, and Mobility Allowance.

Parent or guardian | 13 6150

Family Assistance Office, Family Tax Benefit, Baby Bonus, Maternity Immunisation Allowance, Child Care Benefit, Child Care Rebate, Parenting Payment, Health Care Cards, Double Orphan Pension, Bereavement Payment, Jobs, Education and Training Child Care fee assistance.

Planning to study or undertake training (or currently studying or undertaking training), self-employed or a farmer

Youth Allowance (students)	13 2490
Austudy	13 2490
ABSTUDY	13 2317
Assistance for Isolated Children	13 2318
Australian Apprentices (full-time apprentices and trainees)	13 3633
Australian Government Drought Assistance Hotline	13 2316

Murray-Darling Basin Assistance and Referral Line	Freecall™ 1800 050 015
Farmer Assistance	Freecall™ 1800 050 585
Multilingual Call	13 1202
TTY* enquiries	Freecall™ 1800 810 586
TTY* Customer Relations	Freecall™ 1800 000 567

TTY, or Telephone Typewriter Service, is only for people who are deaf or have a hearing or speech impairment. A TTY phone is required to use this service

People who are deaf or have a hearing or speech impairment may access the above services through the National Relay Service by calling 133 677 and quoting the relevant "13" or "1800" number. People using the Hearing Carry Over, Voice Carry Over or the National Relay Service, will need a modem or TTY. Speech to Speech Relay can be accessed with a standard phone.

Customer Relations Freecall™ 1800 050 004

Centrelink Self Service

Centrelink provides some services via the phone and internet to make it easier for you to work with us while protecting your privacy and security. Our self service options let you check and update some of your personal information, and request further information about our services.

Earnings | 133 276

Family Tax Benefit, payment enquiries, Advance Payments, cards and statements | 136 240

The Financial Information Service

Centrelink's Financial Information Service is an education and information service available to everyone in the community. It helps people to learn about investment and financial issues for their current and future financial needs. The Financial Information Service is independent, free and confidential and provides services through seminars, and by phone and appointment.

Financial Information Service | 13 2300

The Financial Information Service Seminar Program

The Financial Information Service seminar program has been designed to assist people by providing a range of topics aimed at people in the workforce as well as people who are about to retire or have already retired. You can attend as many seminars as you like. Seminars are free, and held in city and country locations. Families and groups are welcome at all seminars, but bookings are essential.

The Financial Information Service Seminar Program

13 6357 | www.centrelink.gov.au/fis | fis.seminar.bookings@centrelink.gov.au

Centrelink online self service

Logon to www.centrelink.gov.au

Follow the links on the 'online services' page

Important: Calls from your home phone to Centrelink "13" numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to "1800" numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

Wills

The Defence Community Organisation is the custodian of Wills lodged with Defence for Navy, Army and Air Force members. Wills are returned to former ADF members at their post-separation address.

Prior to separating from Defence, ADF members may seek to update their Will through Defence Legal.

Access the website below and select – Regional Legal Offices (Wills and POA) – select your state for the contact details of your nearest legal office.

<http://intranet.defence.gov.au/dsg/sites/DLD/>

Australian Defence Force Financial Services Consumer Council

The Australian Defence Force Financial Services Consumer Council (the Council) provides independent, professional financial education (not advice) to ADF members and their families.

The Council has developed educational resources, training and guidance for ADF members and their families which can be found on the Council's website.

www.adfconsumer.gov.au

Legal Aid

Legal Aid has been established in each State and Territory in Australia to assist all persons in financial need. Advice will be given on any matter where the applicant can establish financial need. When action needs to be taken beyond advice, such as correspondence, inquiries or litigation, a means test is applied.

Any ADF member or former ADF member requiring Legal Aid assistance should approach the nearest office of the State or Territory's Legal Aid Office or Commission to make an appointment. There are Legal Aid offices located in all States and Territories. Information, including the website for each state and territory Legal Aid office, can be found at the National Legal Aid website.

www.nationallegalaid.org

Superannuation

ComSuper administers both the Defence Force Retirement and Death Benefits (DFRDB) Scheme and the Military Superannuation and Benefits (MilitarySuper) Scheme on behalf of the Commonwealth Superannuation Corporation.

Superannuation Entitlements on Separation

Copies of The MilitarySuper Book and The DFRDB Book are available from the two websites listed below. They include information on the main features and entitlements of these schemes. Further information on superannuation entitlements relating to resignation, age retirement, medical separation, redundancy, death and ancillary benefits are available from ComSuper and via your online account. If you do not already have access to your online account please contact the relevant phone number below to gain online access.

Depending on your circumstances, benefits may be payable upon separation from the ADF or preserved in the respective scheme.

Superannuation Invalidity Benefits process

Defence determines medical separation

- Member must complete the M40 (MSBS) or D40 (DFRDB) and send to ComSuper, no more than 3 months before date of separation.
- Member should include the following documents with their M/D40:
 - PMKEYS record of service and education,
 - Certified Proof of Identity, and
 - ATO Tax File Number Declaration form (indicating if they wish to claim the tax free threshold on any invalidity pension).
- ComSuper notifies member in writing that these documents have been received.
- Defence completes the DM42 which must list all relevant retiring impairments. Defence forwards this form and all medical documents to ComSuper.
- 10 days prior to discharge date, ComSuper begins assessment process.
- Documents sent to medical specialist who supplies a report to ComSuper
- Based on the specialist's report, member is classified as A, B or C based on their ability to perform relevant civilian employment, Members are notified in writing of ComSuper's decision.
- Member has 28 days to request reconsideration of the decision
- If classified A or B, a pension becomes payable immediately.
- If classified C:

- MSBS members – normal discharge, no benefits payable apart from pre 99 lump sum.
- DFRDB – normal discharge.

Other points to note

Superannuation invalidity benefits are not means tested. They may, however impact on other sources of income (ie DVA).

Pensions may be adjusted twice yearly in line with upwards movements in the Consumer Price Index.

Medical pensions are subject to regular review. If a member continues to remain more than 30% incapacitated for relevant civilian employment, invalidity pension payments will continue.

ComSuper presents at the ADF Transition Seminars nationally throughout the year and individual information sessions can also be arranged upon request to discuss options open to members. ComSuper can only provide general information (rather than financial advice).

Superannuation contacts

MilitarySuper

1300 006 727 | www.militarysuper.gov.au |
members@enq.militarysuper.gov.au

DFRDB

1300 001 677 | <http://www.dfrdb.gov.au/> | members@dfrdb.gov.au
GPO Box 2252, Canberra ACT 2601

Note: ComSuper can only provide general information, therefore members are strongly advised to seek financial advice in regard to their separation and superannuation entitlements.

Housing and relocation

Service Residences

Under normal circumstances members leaving the Service have adequate prior knowledge of their date of separation and should plan their post-separation domestic accommodation accordingly. Consequently, requests for extension of tenancy from separating members which are not based on compassionate or other unforeseen extenuating circumstances are not normally approved; personal or financial convenience are not regarded as extenuating circumstances.

If the member anticipates the need for an extension they must seek written approval from Defence Housing Australia at least 28 days before the member's date of separation. In the application the member should provide information on:

- the member's intentions,
- the number of dependants and ages of any children (if applicable), and
- details of compassionate, medical, education or other extenuating circumstances.

When considering a request for extension of occupancy, DHA will take into consideration the future requirement for the Service Residence and the condition of the property at the Pre-Vacation Inspection. If the request to stay in the Service Residence is approved, members will be required to pay the market rent and a bond through a nominated real estate agent. Market rent is the rent charged to the ADF by the Defence Housing Australia.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 7 *ADF Housing and Meals*

Rental Assistance

Under normal circumstances, members leaving the Service have adequate prior knowledge of the separation date and should plan their post separation domestic accommodation accordingly.

For ADF members in receipt of Rental Allowance, payment will cease on and from the date of separation.

Contact should be made with your real estate company one month prior to separation to obtain a final rental payment amount.

Once rental amount has been confirmed, arrangements should be made as soon as possible to allow for a final rent receipt to be issued so that this can be forwarded to Defence Housing Australia (DHA).

Early notification and supply of the final rent receipt to DHA will allow for internal processes to be actioned.

If bond and rent in advance is being recovered via your pay, please note that any outstanding amounts will be calculated and recovered in full at time of separation pay.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 7 *ADF Housing and Meals*

Defence Housing Australia contacts

www.dha.gov.au

139342

Removals

Removal entitlements can vary according to individual circumstances and members are advised to consult Toll Transitions well in advance of their separation date to determine their removal entitlement. Any applications for removal must be approved before the separation date.

If members have completed the period of service they were engaged to serve, retire upon reaching the compulsory age for retirement or are retrenched, (unless they are a Reserve Force member rendering continuous full-time service) they are entitled to a removal:

- to a residence in the locality in Australia nominated by the member as the intended place of residence after separation, provided that travel for the member and their family (if applicable) has also been requested to that locality, or
- in an overseas locality, to the nearest point of embarkation in Australia for that locality.

Members may defer their removal entitlement for up to 12 months' after separation and must apply in writing to Toll Transitions prior to separation. Toll Transitions can provide further information.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 6 *ADF Relocation on posting in Australia*.

The member must pay for all storage charges and related insurance costs from the date of delivery to the Commonwealth removalist's store and will be invoiced directly by Toll transitions.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 6 Div 7 para 6.6.51 *Storage on ceasing continuous full-time service*.

Toll Transitions contacts

1800 819 167

www.tolltransitions.com.au

Defence Home Ownership Assistance Scheme

Defence introduced the Defence Home Ownership Assistance Scheme (DHOAS) on 1 July 2008. The Scheme is administered by the Department of Veterans' Affairs (DVA) and a panel of three Home Loan Providers has been established to offer DHOAS home loan products to members of the Australian Defence Force. The panel members are

- Australian Defence Credit Union
- Defence Bank (formerly Defence Force Credit Union)
- National Australia Bank.

Members who are separating from the Defence Force are advised that separated members are eligible to apply for one Subsidy Certificate only post separation, and must apply for the certificate within two years from the date they are deemed to have separated from the Defence Force for the purpose of the Scheme.

Defence Home Ownership Assistance Scheme contacts

1300 4DHOAS (1300 434 627)

www.dhoas.gov.au

dhoas@dva.gov.au

Home Purchase or Sale Expenses Allowance on Separation from Service

Subject to certain eligibility provisions members may be entitled to Home Purchase or Sale Expenses Allowance on the sale of a home provided they previously received payment of Home Purchase or Sale Expenses Allowance for the purchase, or payment under the Home Purchase Assistance Scheme. Members must have occupied the dwelling in their final posting location, and must move to another location. The date of contract for sale must be within a period of two years beginning 12 months before the date of cessation of your service. There is no entitlement to Home Purchase or Sale Expenses Allowance or Home Purchase Assistance Scheme for the purchase of a home after separation.

Policy: ADF Pay and Conditions Manual (PACMAN) Chapter 6 *ADF Relocation on posting in Australia*

ADF Home Purchase & Prior Service can be contacted at
ADF.hppsmsbsrb@defence.gov.au

Additional support and family services

Defence Community Organisation

On behalf of Navy, Army and Air Force the Defence Community Organisation offers a broad range of programs and services to help Defence families manage the military way of life.

Services provided by DCO include support from a social worker, assistance for partners' education and employment, help with childcare, assistance for dependants with special needs, support for Defence community groups, help for families during crisis and emergency, education support for children, and assistance for members leaving the ADF.

DCO also provides support and resources to help families during times of deployment, family member absence and relocation into manageable, positive and strengthening experiences.

The best way to access these support services is to contact the all-hours Defence Family Helpline at DefenceFamilyHelpline@defence.gov.au or on 1800 624 608. Visit the DCO website at www.defence.gov.au/dco to find out more about the services on offer.

DCO has offices in all states and territories offering a wide variety of services and programs. Local DCO teams have Social Workers, Military Support Officers, Regional Education Liaison Officers, Community Development Officers, Family Liaison Officers and administrative staff who can help you and your family with a range of services.

Any queries that separating members and their families have regarding the services offered by the Defence Community Organisation can be directed to DefenceFamilyHelpline@defence.gov.au or 1800 624 608.

Defence Community Organisation contacts

1800 624 608

www.defence.gov.au/dco

defence family matters

defence family matters, or *dfm*, is a free lifestyle magazine designed for Defence families.

In *dfm* you can find articles celebrating Defence families (from new baby arrivals to community achievements), advice and tips for dealing with common challenges like relocating and deployment, information on family support services available from Defence and the community, and news about changes in the Defence environment that might affect families.

The magazine is sent out three times a year (in April, July and December) to all ADF members who have one or more dependants, and are permanent or on Continuous Fulltime Service.

Members and families can register online to receive the magazine at www.defence.gov.au/dco or by sending an email to defencefamilymatters@defence.gov.au

Defence Special Needs Support Group

The Defence Special Needs Support Group is a volunteer organisation established to provide support, information and assistance to ADF families who have someone with Special Needs. The term Special Needs covers the full range of medical, disability, therapy and educational needs and the person with special needs maybe yourself if you have been injured or have an illness, your spouse, your child or an elderly dependant.

The Defence Special Needs Support Group has Support groups located in each State and Territory and the group itself is a registered Charity and Benevolent Institution.

Even though you are leaving the Defence Force, the Defence Special Needs Support Group can still be a point of contact and provide assistance and support to you and your family. The Group can link you into appropriate services and also assist you in dealing with health, education and government organisations, particularly if you are also moving to a new location upon separation.

A full list of all services provided by the Defence Special Needs Support Group can be found on the website or for further information, please contact the National Coordinator.

Defence Special Needs Support Group contacts

1800 037 674

www.dsnsq.org.au

national.coordinator@dsnsq.org.au

Ex-Service Organisations

Ex-Service Organisations are generally, a group of like-minded service and/or ex-service personnel who can provide support and assistance to their members, and also to serving or former members of the ADF. Ex-Service Organisations provide a range of services for current and former ADF members, such as:

- Lobby activities to promote improved conditions and entitlements/pensions for the serving and/or ex-serving community.

- Pension assistance to assist eligible veterans and ex-service personal submit claims to Department of Veterans' Affairs.
- Advocacy support in dealing with Department of Veterans' Affairs.
- Welfare, assisting both their own members and other former service members in gaining access to appropriate services and direct financial assistance from capable Ex-Service Organisations. Also where needed, home and hospital visits and aged care provision/facilitation.
- Post ADF service vocational employment support/guidance.
- Social activities to engender comradeship, and provide mutual support and networking opportunities.

The Training and Information Program is a joint venture between Ex-Service Organisations and the Department of Veterans' Affairs, which provides training and information for Welfare and Pensions Officers and Advocates who work within Ex-Service Organisations. The Training and Information Program is delivered to enable the Ex-Service Organisations to provide advice to veterans, former & current ADF members in completing claims for Rehabilitation, Disability or Compensation and for those that require assistance in appeals to the Veterans Review Board and the Administrative Appeals Tribunal.

The Ex-Service Organisations also have Welfare Officers who provide information about the wide array of community and Department of Veterans' Affairs services (not pension related) available to veterans, their dependants, war widows and former serving members.

There are a number of Ex-Service Organisations nationally and their contact details can be found in your local White Pages.

Child Support Agency

Tips for members with a child support assessment:

- If you're transitioning out of the Australian Defence Force, it's important you contact the Child Support Agency (CSA) to discuss how this may affect your child support assessment.
- The CSA can help ensure you're aware of your options and provide services, referrals and support tools to help with the next stage of your life. We can also help you by changing details relating to your child support assessment or help you to apply for a Change of Assessment.
- You'll need to update your details with the CSA once your circumstances are finalised. You can do this by calling 131 272*.

Important changes you should tell the CSA:

- **Mailing address and contact details** – we need to know the best way to contact you after you leave the ADF
- **Income changes** – if your income increases or decreases as a result of leaving ADF employment this may affect the child support amount

- **Care arrangements** – if you look after your child/children more or less during or after your transition this may affect your child support assessment
- **Employer deductions** – if you have employer deductions in place, you'll need to change your payment arrangements before your departure date
- **Overdue child support** – if you have overdue child support and your earning capacity has changed, we can help work out another payment arrangement
- **Termination payment** – if you receive a lump sum payment, this may affect your assessment immediately or in the near future.

What if I don't update my details with the CSA?

The CSA can't backdate most changes and if you don't update your details, you might end up paying or receiving the wrong amount — so it's important to get in touch as soon as you can.

Enrol now for CSAonline

CSAonline is a quick, easy and secure way to do your child support business where and when it suits you. Enrol now to view and update your personal details and send the CSA secure messages, including attachments. To enrol go to www.csa.gov.au or call 131 272*.

Free support products and services

To view, download or order free copies of our information and support products, go to our website www.csa.gov.au. Products include:

- *Are you experiencing financial hardship after separation?* Factsheet
- *The Parents' Guide to Child Support* book
- *Me and My* series of self-help booklets (also available as audio downloads)
- *Dealing with separation* CD Rom
- *Family separation: a guide for teens* booklet
- *Our family's changed* activity book for children aged 5-7
- *A kid's guide to changing families* computer game for children aged 8-12.

Child Support Agency contacts

131 272

www.csa.gov.au

Other organisations that can help you

There are many organisations in the community that provide assistance, advice and information to pensioners and their families on legal, financial, health, housing, bereavement and social matters. Some of these organisations include:

- Defence Families Australia
- Council on the Ageing
- Australian Pensioners and Superannuants Federation
- Your local Community Health Centre
- Citizens' Advice Bureau
- Public or private trustee
- Carers' Association
- Palliative Care Association
- Church groups
- Health support groups for medical conditions (e.g. Cancer Society, Arthritis Foundation, Dementia Society and Diabetes Australia)

These organisations have state, and sometimes regional, offices. Some may have a membership fee or a small cost attached to the use of their services.

Holiday Units

All three Services offer accommodation across various regions in Australia at a reduced cost.

Who can access these facilities?

As a former ADF member, you are eligible to use these facilities. Check the website for further details on eligibility.

How to make a booking?

Most bookings are managed by the facility. The websites below list the points of contact for each holiday facility.

How far in advance can I make a booking?

Current ADF members can make a booking up to nine to 12 months in advance in their respective service facilities.

All others may book up to six months in advance.

Short notice bookings are dependant on occupancy.

Some facilities run a ballot system for peak periods such as Christmas. Please confirm with the facility.

How do I pay?

Members will need to arrange payment directly to the facility where they will be staying.

Is a deposit required?

Yes, most facilities require a deposit. The deposit will be paid directly to the facility.

Websites

www.armyholidays.com.au

www.raafholidays.com.au

www.ranccf.com

www.afvclub.com.au

www.bulwarra.com.au

www.nqahr.com.au/

The Bulwarra and North Queensland websites are for independent business entities and offer discounts as indicated on their respective web sites.

Service Newspapers

Members may wish to continue to receive Service Newspapers and the Defence Force Journal. Each publication provides advice on how to subscribe.

Veterans and Veterans Families Counselling Service

The Veterans and Veterans Families Counselling Service provides counselling, case management and group programs to Australian veterans/peacekeepers and their families in friendly and confidential settings across Australia. Veterans and Veterans Families Counselling Service staff are professionally qualified psychologists or social workers with experience in working with veterans/peacekeepers and their families.

The Veterans and Veterans Families Counselling Service is open to:

- Australian veterans of all conflicts and peacekeeping operations as defined by the Veterans' Entitlements Act 1986.
- Partners and dependent children under 26 years of age of veterans with issues arising from the veteran's service.
- War widows/widowers.
- All children of Vietnam veterans regardless of age with psychological, emotional and social needs arising from the impact of their parents operational or warlike service.
- Ex-service personnel with a mental health condition as a DVA-accepted disability and their family members.

- Current serving members of the ADF who have been formally referred by the ADF under the Agreement for Services.
- F-111 maintenance workers and their families.

Veterans/peacekeepers and their families can refer themselves to the Veterans and Veterans Families Counselling Service. Other current serving members can request a referral from the ADF Medical Officers.

Veterans Line is an after-hours telephone crisis counselling service. Veterans Line provides telephone counselling services to help all veterans/peacekeepers and their families cope with crisis situations outside office hours. Follow up by Veterans and Veterans Families Counselling Service staff can be organised.

Veterans and Veterans Families Counselling Service contacts

1800 011 046*

www.dva.gov.au/vvcs

**This is a free call number however calls from mobile and pay phones may incur charges. During business hours-connects to the nearest of one of 15 VVCS offices located across Australia. After business hours-connects with the after-hours telephone crisis counselling service.*

Stepping Out

The Stepping Out Program is a free two day program offered by Veterans and Veterans Families Counselling Service for ADF members and their partners. The program assists ADF members who are about to, or have recently separated from, the military in their transition from military to civilian life. The program is conducted nationally.

For more information, or if you would like to register your interest for the Stepping Out Program, Veterans and Veterans' Families Counselling Service contact details are as follows:

Stepping Out contacts

1800 011 046

www.dva.gov.au and search for 'Stepping Out'

Proving Identity to Government Agencies

Government Agencies require you to prove your identity as a first step in most processes. Proving identity can be complex, as each Agency has different requirements. However, if you collect all of the following documents into an 'identity pack', they will between them cover most of your proof of identity

requirements at Commonwealth Government Agencies. Please check Agency requirements for presenting originals or certified copies.

- Passport
- Australian full birth certificate in your name / former name
- Australian citizenship certificate in your name
- ADF ID Card or Retired Member's Card
- Australian Driver's Licence with signature, photo and same name and address as application
- Bank/financial institution statement from current savings or cheque account (not printed from internet) with same name and address as application.
- Current credit or bank account card showing your name and signature
- Utility account, (including paid mobile phone account) with same name and address as application.

There may also be circumstances where this small identity pack may meet some but not all requirements of a particular Agency and you will then need to comply with their directions. These are found on each Agencies website.

Welfare Assistance

There are numerous funds and organisations from which serving members and former members or dependants can obtain financial or other assistance.

Websites

Defence Community Organisation

www.defence.gov.au/dco

RAN Relief Trust Fund

<http://intranet.defence.gov.au/navyweb/sites/RANRTF>

RAAF Welfare Trust Fund

<http://intranet.defence.gov.au/raafweb/sites/rwtf>

Am I ready to leave?

Checklist

Now

- ☐ **Housing** | Establish your eligibility for:
 1. Defence Home Ownership Assistant Scheme;
 2. Bank/Building Society Loan; and
 3. Home Purchase of Sale Expenses Allowance.
- ☐ **Repatriation & Compensation** | Discuss possible Service-caused disabilities with your Medical Officer and consider lodging claims under the appropriate Acts.
- ☐ **Previous Service** | Ensure that any relevant previous service has been recognised for Long Service Leave purposes.

3–4 Years

- ☐ **Transition Seminar** | Apply to attend a Transition Seminar.
- ☐ **DFRDB/MSBS** | Contact ComSuper for advice on your specific entitlements.

1–4 Years

- ☐ **Training** | Contact the regional Education, Training and Development Office regarding accessing the Defence Assisted Study Scheme. DASS can be utilised to undertake training that may help obtain qualifications necessary for your post separation employment.

12 Months

- ☐ **Apply for Separation** | Application for Resignation, Separation or Transfer to the Reserves should be filled out and forwarded to your relevant Career Management Agency via your supervisor.
- ☐ **ADF Transition Centre** | Contact the regional ADF Transition Centre who will assist you with your separation and provide you with information on a range of entitlements and services.
- ☐ **Career Transition Assistance** | Contact the regional ADF Transition Centre to ascertain what you are eligible for under the Career Transition Assistance Scheme.
- ☐ **Transition Seminar** | Apply to attend another Transition Seminar.

6 Months

- ☐ **DFRDB/MSBS** | Contact ComSuper to confirm your superannuation entitlements.
- ☐ **Medical / dental examination** | You need to arrange an appointment for final medical and dental examinations. You will need to organise treatment, where necessary, to be carried out.

3 Months

- ☐ **Removal** | Arrange an interview with the regional Toll Transitions office.

- ☐ **Health insurance and ambulance fund** | Reconsider your health insurance situation and make the necessary arrangements with your chosen private insurance health schemes and/or ambulance funds.
- ☐ **Medicare Card** | Ensure you have a current Medicare Card, irrespective of whether you intend on joining a private health insurance fund.
- ☐ **Tradesman's certificate** | Ensure your Record of Training has been accredited by the appropriate authority.
- ☐ **Wills** | Ensure you have made arrangements to update your will prior to separation as this will be sent via mail post separation
- ☐ **Allotments** | Make alternative arrangements to pay commitments currently met by allotments. Allotments cease on separation.
- ☐ **Insurance** | Arrange to pay your life/other insurance other than by allotment.
- ☐ **Credit Unions** | Make alternative arrangements for any payments due to your credit union.
- ☐ **Uniforms** | Ensure you have all appropriate items of uniform.
- ☐ **Removals** | Check on removal arrangements. Compile inventories etc.
- ☐ **DFRDB / MSBS** | Complete appropriate forms and submit to ComSuper. Please note that benefits cannot be processed until after separation as ComSuper requires a definitive final salary.

1 Month

- ☐ **Equipment issues** | Return any items of public clothing and clear account.
- ☐ **Change of address** | Advise appropriate persons and organisations of your post separation address, including relevant Service Office.
- ☐ **Removals** | Check on removal arrangements.

1 Week

- ☐ **Clearances** | Ensure all Clearances are completed.
- ☐ **ADF Transition Centre** | Attend a final Transition Interview at the regional ADF Transition Centre – you will need to hand in your completed clearance forms at this interview.

Date of Separation

- ☐ **Finalise any outstanding issues** | Ensure that all clothing, unit clearances, security requirements etc have been returned or finalized prior to the end of the day.